



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name DISCOVER FINANCIAL SERVICES

City/State RIVERWOODS, IL

Bank Holding Company Information

Federal Reserve District: 7
 Consolidated Assets (\$000): 113,870,558
 Peer Group Number: 1 Number in Peer Group: 133
 Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

DISCOVER FINANCIAL SERVICES
2500 LAKE COOK ROAD

RIVERWOODS, IL 60015

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	113,566,537	112,674,139	114,448,035	110,877,350	103,837,607
Net income (\$000)	1,593,026	-61,090	1,140,999	2,957,199	2,741,742
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	8.52	2.67	98	8.87	2.94	98	8.39	2.77	98	8.87	3.01	98	8.78	3.08	98
+ Non-interest income	1.30	1.13	65	1.39	1.12	72	1.29	1.21	58	1.45	1.32	67	1.54	1.31	67
- Overhead expense	3.79	2.28	94	3.98	2.68	90	3.94	2.57	88	3.96	2.69	88	3.94	2.71	89
- Provision for credit losses	-1.29	-0.12	0	6.53	0.88	98	4.47	0.51	98	2.91	0.15	98	2.92	0.14	98
+ Securities gains (losses)	0	0.01	32	0	0.03	25	0	0.02	16	0	0.01	35	0	0	64
+ Other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	7.32	1.78	99	-0.28	0.64	14	1.25	1.04	65	3.46	1.56	98	3.46	1.57	98
Net operating income	5.61	1.36	99	-0.22	0.48	14	1	0.81	66	2.67	1.19	98	2.64	1.24	97
Net income	5.61	1.35	99	-0.22	0.48	14	1	0.82	65	2.67	1.19	98	2.64	1.24	97
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	9.45	3.18	98	10.90	4.09	98	9.87	3.55	98	11.28	4.41	98	10.95	4.24	98
Interest expense	1.08	0.29	96	2.04	0.85	95	1.59	0.52	95	2.29	1.08	93	2.04	0.86	94
Net interest income (tax equivalent)	8.37	2.88	98	8.86	3.24	98	8.28	3.01	98	8.99	3.33	98	8.91	3.38	98
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	2.44	0.16	98	3.26	0.27	98	3.02	0.27	98	3.17	0.21	98	3.06	0.22	98
Earnings coverage of net loan and lease losses (X)	3.24	25.70	14	2.29	17.23	20	2.40	22.89	12	2.45	24.40	11	2.54	21.75	14
Allowance for loan and lease losses / Total loans and leases not held-for-sale	8.51	1.49	98	7.44	1.32	98	9.09	1.58	98	3.53	0.83	97	3.36	0.90	97
Allowance for loan and lease losses / Total loans and leases	8.51	1.47	98	7.44	1.30	98	9.09	1.55	98	3.53	0.81	97	3.36	0.89	97
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.29	0.70	11	0.29	0.63	16	0.27	0.71	13	0.28	0.57	19	0.33	0.61	22
30-89 days past due loans and leases / Total loans and leases	0.73	0.33	86	1.11	0.52	91	0.92	0.39	89	1.17	0.43	92	1.14	0.44	91
Liquidity and Funding															
Net noncore funding dependence	18.16	-0.51	91	38.48	14.37	91	24.29	3.20	90	40.50	14.45	92	43.21	16.62	94
Net short-term noncore funding dependence	-4.88	-6.88	55	6.58	4.94	54	-1.60	-4.76	58	10.42	3.38	71	4.70	4.66	37
Net loans and leases / Total assets	69.38	60.99	75	76.39	64.23	86	72.84	61.58	81	81.16	63.77	94	79.84	63.98	93
Capitalization															
Tier 1 leverage ratio	12.21	9.15	94	9.88	9.43	67	10.94	9.13	88	10.35	9.76	68	10.12	9.71	66
Holding company equity capital / Total assets	10.67	10.72	47	8.58	11.64	12	9.64	11.16	29	10.40	12.43	26	10.16	12.22	20
Total equity capital (including minority interest) / Total assets	10.67	10.85	45	8.58	11.80	10	9.64	11.28	26	10.40	12.57	24	10.16	12.27	20
Common equity tier 1 capital / Total risk-weighted assets	14.93	12.58	84	11.33	11.64	45	13.10	12.40	67	11.23	12.17	36	11.09	12.12	38
Net loans and leases / Equity capital (X)	6.50	5.73	70	8.90	5.59	91	7.55	5.59	82	7.80	5.21	89	7.86	5.29	92
Cash dividends / Net income	10.97	23.13	24		81.34		50.34	42.30	63	19.37	33.12	27	20.14	27.31	29
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	1.08	16.49	11	1.75	11.31	13	-0.97	16.68	6	4.06	9.26	39	9.46	7	70
Equity capital	25.76	9.13	88	-14.16	5.70	4	-8.22	6.99	7	6.55	10.49	43	2.19	7.89	33
Net loans and leases	-8.20	7.22	11	0.52	9.91	11	-11.12	9.07	3	5.76	9.10	50	7.16	7.89	54
Noncore funding	-19.74	-25.09	61	-7.24	16.35	21	-19.09	-12.18	43	-9.94	6.59	24	7.74	10.67	52
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0.05	0.88	74	0.07	0.77	77	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	28.98	11.33	85	37.66	12.46	84	33.67	13.56	84	30.66	13.04	79	27.75	13.37	78
Equity investment in subsidiaries / Equity capital	99.87	102.85	31	103.99	103.91	51	100.28	102.81	38	102.36	103.22	50	104.61	103.10	58
Cash from ops + noncash items + op expense / Op expense + dividends	171.91	98.58	81	243.66	176.81	72	125.17	147.26	47	383.02	190.27	89	337.95	174.91	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	2,676,390	2,994,284	11,145,147	11,908,142	10,868,371	-10.62	26.19
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	2,676,390	2,994,284	11,145,147	11,908,142	10,868,371	-10.62	26.19
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	2,676,390	2,994,284	11,145,147	11,908,142	10,868,371	-10.62	26.19
Investment interest income (tax equivalent).....	50,188	58,112	259,014	184,986	40,554	-13.64	335.09
Interest on balances due from depository institutions.....	4,372	24,053	32,802	246,871	288,587	-81.82	-67.24
Interest income on other earning assets.....	32	19	75	527	2,251	68.42	357.14
Total interest income (tax equivalent).....	2,730,982	3,076,468	11,437,038	12,340,526	11,199,763	-11.23	27.27
Interest on time deposits of \$250K or more.....	9,008	14,643	55,455	46,302	26,818	-38.48	
Interest on time deposits < \$250K.....	125,251	196,591	704,657	807,619	637,450	-36.29	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	53,850	155,557	445,420	705,139	518,553	-65.38	1.27
Interest on other borrowings and trading liabilities.....	119,152	195,148	603,880	866,095	837,783	-38.94	-24.97
Interest on subordinated debt and mandatory convertible securities.....	4,352	14,968	29,495	75,661	63,066	-70.92	-67.49
Total interest expense.....	311,613	576,907	1,838,907	2,500,816	2,083,670	-45.99	-4.66
Net interest income (tax equivalent).....	2,419,369	2,499,561	9,598,131	9,839,710	9,116,093	-3.21	33.00
Non-interest income.....	369,756	392,591	1,475,229	1,612,594	1,602,320	-5.82	-7.54
Adjusted operating income (tax equivalent).....	2,789,125	2,892,152	11,073,360	11,452,304	10,718,413	-3.56	25.70
Overhead expense.....	1,074,989	1,122,423	4,511,958	4,385,933	4,086,788	-4.23	22.09
Provision for credit losses.....	-364,926	1,838,466	5,116,593	3,231,309	3,034,558		
Securities gains (losses).....	0	0	0	0	166		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	2,078,960	-78,348	1,435,198	3,835,062	3,597,233		127.41
Applicable income taxes.....	485,934	-17,258	294,199	877,863	855,491		43.36
Tax equivalent adjustments.....	0	0	0	0	0		-100.00
Applicable income taxes (tax equivalent).....	485,934	-17,258	294,199	877,863	855,491		43.35
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	1,593,026	-61,090	1,140,999	2,957,199	2,741,742		176.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,593,026	-61,090	1,140,999	2,957,199	2,741,742		176.93
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,593,026	-61,090	1,140,999	2,957,199	2,741,742		176.93
Investment securities income (tax equivalent).....	50,188	58,112	259,014	184,986	40,554	-13.64	335.09
US Treasury and agency securities (excluding mortgage-backed securities).....	47,191	53,436	210,567	160,313	20,508	-11.69	816.33
Mortgage-backed securities.....	2,985	4,199	46,491	18,732	19,283	-28.91	-48.41
All other securities.....	12	477	1,956	5,941	763	-97.48	-98.00
Cash dividends declared.....	174,696	152,064	574,411	572,818	552,122	14.88	36.75
Common.....	135,966	136,389	543,061	541,468	520,772	-0.31	14.83
Preferred.....	38,730	15,675	31,350	31,350	31,350	147.08	314.49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	9.62	2.96	98	10.92	3.72	98	9.99	3.27	98	11.13	4	98	10.79	3.87	98
Less: Interest expense	1.10	0.27	97	2.05	0.78	95	1.61	0.48	95	2.26	0.98	94	2.01	0.79	94
Equals: Net interest income (tax equivalent)	8.52	2.67	98	8.87	2.94	98	8.39	2.77	98	8.87	3.01	98	8.78	3.08	98
Plus: Non-interest income	1.30	1.13	65	1.39	1.12	72	1.29	1.21	58	1.45	1.32	67	1.54	1.31	67
Equals: adjusted operating income (tax equivalent)	9.82	3.87	97	10.27	4.12	97	9.68	4.04	97	10.33	4.41	97	10.32	4.46	97
Less: Overhead expense	3.79	2.28	94	3.98	2.68	90	3.94	2.57	88	3.96	2.69	88	3.94	2.71	89
Less: Provision for credit losses	-1.29	-0.12	0	6.53	0.88	98	4.47	0.51	98	2.91	0.15	98	2.92	0.14	98
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	33	0	0.03	26	0	0.02	17	0	0.01	35	0	0	64
Plus: other tax equivalent adjustments	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	7.32	1.78	99	-0.28	0.64	14	1.25	1.04	65	3.46	1.56	98	3.46	1.57	98
Less: Applicable income taxes (tax equivalent)	1.71	0.40	99	-0.06	0.16	9	0.26	0.23	57	0.79	0.36	97	0.82	0.33	98
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	5.61	1.36	99	-0.22	0.48	14	1	0.81	66	2.67	1.19	98	2.64	1.24	97
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	5.61	1.35	99	-0.22	0.48	14	1	0.82	65	2.67	1.19	98	2.64	1.24	97
Memo: Net income (last four quarters)	2.44	1.07	98	1.95	0.98	98	1	0.82	65	2.67	1.19	98	2.64	1.24	97
Net income—BHC and noncontrolling (minority) interest	5.61	1.37	99	-0.22	0.49	14	1	0.83	65	2.67	1.20	98	2.64	1.25	97
Margin Analysis															
Average earning assets / Average assets	101.81	93.08	98	100.17	91.24	98	101.26	92.32	98	98.69	91.05	98	98.51	91.48	98
Average interest-bearing funds / Average assets	84.91	62.97	96	87.13	66.92	96	87.78	64.06	98	85.78	65.57	96	85.31	65.56	96
Interest income (tax equivalent) / Average earning assets	9.45	3.18	98	10.90	4.09	98	9.87	3.55	98	11.28	4.41	98	10.95	4.24	98
Interest expense / Average earning assets	1.08	0.29	96	2.04	0.85	95	1.59	0.52	95	2.29	1.08	93	2.04	0.86	94
Net interest income (tax equivalent) / Average earning assets	8.37	2.88	98	8.86	3.24	98	8.28	3.01	98	8.99	3.33	98	8.91	3.38	98
Yield or Cost															
Total loans and leases (tax equivalent)	12.18	4.05	98	12.67	4.74	98	12.33	4.27	98	13.10	5.09	98	12.75	4.95	98
Interest-bearing bank balances	0.11	0.10	65	1.29	1.16	63	0.39	0.27	80	2.37	2.04	71	2	1.64	79
Federal funds sold and reverse repos		0.26			1.34			0.68		2.86	2.44	72	2.26	2.17	63
Trading assets		0.39			0.75			0.60			0.99			1.11	
Total earning assets	9.45	3.15	98	10.90	4.05	98	9.87	3.51	98	11.28	4.36	98	10.95	4.20	98
Investment securities (tax equivalent)	1.96	1.84	57	2.18	2.60	18	1.66	2.25	12	2.39	2.76	19	2.05	2.68	4
US Treasury and agency securities (excluding mortgage-backed securities)	2.19	1.30	88	2.22	2.31	50	1.60	1.75	45	2.09	2.32	40	1.68	2.05	21
Mortgage-backed securities	2.32	1.60	93	2.54	2.49	55	1.42	2.05	6	2.57	2.61	48	2.28	2.50	22
All other securities		2.93			3.62			3.24			4.06			4.20	
Interest-bearing deposits	1	0.26	97	2.04	0.90	97	1.61	0.53	97	2.26	1.10	97	1.91	0.81	97
Time deposits of \$250K or more	1.54	0.82	95	2.27	1.83	89	2.10	1.42	92	2.33	1.96	80	1.84	1.44	82
Time deposits < \$250K	2.03	0.78	99	2.49	1.69	97	2.39	1.36	99	2.51	1.82	91	2.13	1.29	93
Other domestic deposits	0.45	0.17	94	1.63	0.71	96	1.05	0.36	97	2	0.93	95	1.69	0.67	95
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.18	9	1.70	1.14	83	0.83	0.62	76	2.27	1.86	70	2.07	1.51	74
Other borrowed funds and trading liabilities	2.31	1.38	84	3.14	1.90	91	2.53	1.50	87	3.54	2.38	92	3.28	2.28	89
All interest-bearing funds	1.29	0.42	96	2.35	1.15	94	1.83	0.74	95	2.63	1.49	88	2.35	1.19	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	369,756	392,591	1,475,229	1,612,594	1,602,320
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	464	283	1,432	1,397	2,513
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	14,309	12,908	53,943	49,253	48,159
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-1	45,082	71,536	1,027	-1,563
Other non-interest income	354,984	334,318	1,348,318	1,560,917	1,553,211
Total overhead expenses	1,074,989	1,122,423	4,511,958	4,385,933	4,086,788
Personnel expense	512,257	473,646	1,923,402	1,775,506	1,650,954
Net occupancy expense	44,930	51,450	202,204	184,045	166,475
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	77	209	59,764	5,570	2,121
Other operating expenses	517,725	597,118	2,326,588	2,420,812	2,267,238
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	16,299	17,244	16,454	16,060	15,564
Average personnel expense per employee	31.43	27.47	116.90	110.55	106.08
Average assets per employee	6,967.70	6,534.11	6,955.64	6,903.94	6,671.65

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.10	11	0	2.64	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	38.54	59.30	2	38.81	63.90	1	40.75	62.31	3	38.30	61.29	1	38.13	60.88	1
Percent of Average Assets															
Total overhead expense	3.79	2.28	94	3.98	2.68	90	3.94	2.57	88	3.96	2.69	88	3.94	2.71	89
Personnel expense	1.80	1.28	89	1.68	1.36	79	1.68	1.30	86	1.60	1.41	73	1.59	1.44	65
Net occupancy expense	0.16	0.24	16	0.18	0.27	16	0.18	0.26	16	0.17	0.28	13	0.16	0.28	11
Other operating expenses	1.82	0.73	96	2.12	0.98	90	2.09	0.94	90	2.19	0.97	93	2.19	0.97	94
Overhead less non-interest income	2.48	1.10	97	2.59	1.47	91	2.65	1.26	93	2.50	1.32	95	2.39	1.38	94
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	38.54	58.69	3	38.81	63.38	1	40.75	61.85	3	38.30	60.64	1	38.13	60.37	1
Personnel expense	18.37	33.29	3	16.38	33.17	2	17.37	32.40	3	15.50	32.39	2	15.40	32.51	2
Net occupancy expense	1.61	6.42	3	1.78	6.75	4	1.83	6.58	3	1.61	6.52	4	1.55	6.48	3
Other operating expenses	18.57	18.45	57	20.65	22.88	53	21.55	22.28	64	21.19	21.20	60	21.17	20.90	58
Total non-interest income	13.26	28.42	15	13.57	26.40	19	13.32	28.83	16	14.08	29.23	17	14.95	28.50	21
Fiduciary activities income	0	2.15	12	0	2.03	13	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0.02	3.21	4	0.01	3.92	6	0.01	3.27	6	0.01	3.88	8	0.02	4.15	7
Trading revenue	0	0.97	24	0	1.58	34	0	1.24	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0	2.51	7	0	2.81	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue	0.51	0.38	74	0.45	0.40	73	0.49	0.41	74	0.43	0.47	72	0.45	0.47	73
Venture capital revenue	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.99	14	0	-0.41	39	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0	3.74	3	1.56	1.88	54	0.65	3.92	29	0.01	1.86	13	-0.01	1.61	10
Other non-interest income	12.73	8.65	75	11.56	9.85	70	12.18	9.67	72	13.63	10.04	75	14.49	9.86	78
Overhead less non-interest income	25.29	29.65	33	25.23	36.23	20	27.42	31.96	34	24.22	31.06	27	23.18	31.46	23
Applicable income taxes / Pretax net operating income (tax equivalent)	23.37	21.04	72		17.54		20.50	18.62	59	22.89	20.56	71	23.78	19.04	84
Applicable income tax + TE / Pretax net operating income + TE	23.37	22.74	60		22.86		20.50	21.20	35	22.89	23.23	47	23.78	21.56	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	1,875,834	1,498,929	1,792,096	1,330,486	762,724	25.14	861.35
Commercial and industrial loans	159,967	173,074	156,683	171,793	157,273	-7.57	-10.55
Loans to individuals	84,259,194	91,246,054	88,445,630	94,350,479	89,550,615	-7.66	20.53
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	52,402	50,364	55,072	45,075	42,199	4.05	27.13
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	86,347,397	92,968,421	90,449,481	95,897,833	90,512,811	-7.12	22.79
Less: Allowance for loan and lease losses	7,346,630	6,913,200	8,225,760	3,383,436	3,040,618	6.27	282.46
Net loans and leases	79,000,767	86,055,221	82,223,721	92,514,397	87,472,193	-8.20	15.50
Debt securities that reprice or mature in over 1 year	6,393,042	9,644,949	7,253,385	9,719,807	3,370,370	-33.72	225.94
Mutual funds and equity securities	326,061	1,183,118	25,239	11,904	105,308	-72.44	-62.60
Subtotal	85,719,870	96,883,288	89,502,345	102,246,108	90,947,871	-11.52	20.33
Interest-bearing bank balances	19,342,083	8,863,579	12,459,738	5,995,709	14,311,239	118.22	69.28
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	3,038,462	1,137,473	4,860,044	875,247	0	167.12	205.67
Trading assets	0	0	0	0	0		
Total earning assets	108,100,415	106,884,340	106,822,127	109,117,064	105,259,110	1.14	29.22
Non-interest-bearing cash and due from depository institutions	1,006,188	1,173,753	1,105,256	959,060	728,296	-14.28	13.00
Premises, fixed assets, and leases	533,296	590,389	562,504	604,545	509,364	-9.67	10.39
Other real estate owned	0	101	21	103	142	-100.00	-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	4,230,659	4,008,063	4,398,741	3,315,082	3,055,990	5.55	38.04
Total assets	113,870,558	112,656,646	112,888,649	113,995,854	109,552,902	1.08	29.26
Quarterly average assets	113,566,537	112,674,139	116,751,528	112,443,685	108,092,649	0.79	29.55
Average loans and leases (YTD)	87,905,636	94,506,280	90,416,243	90,875,347	85,242,626	-6.98	24.09
Memoranda							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	86,347,397	92,968,421	90,449,481	95,897,833	90,512,811	-7.12	22.79
Real estate loans secured by 1-4 family	1,875,834	1,498,346	1,792,096	1,329,703	761,101	25.19	872.76
Commercial real estate loans	0	583	0	783	1,623	-100.00	-100.00
Construction and land development	0	583	0	783	1,623	-100.00	-100.00
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	9,757,565	11,965,540	12,138,668	10,606,958	3,475,678	-18.45	154.94
U.S. Treasury securities	8,906,970	10,110,032	11,553,312	9,905,764	2,586,172	-11.90	654.86
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	0	0	0	0	0		-100.00
Mortgage-backed securities	524,534	672,390	560,117	689,290	784,198	-21.99	-58.97
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	326,061	1,183,118	25,239	11,904	105,308	-72.44	-62.60
Available-for-sale securities	9,176,382	10,503,165	11,853,023	10,322,806	3,133,446	-12.63	148.29
U.S. Treasury securities	8,906,970	10,110,032	11,553,312	9,905,764	2,586,172	-11.90	655.21
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	269,412	393,133	299,711	417,042	547,274	-31.47	-76.62
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	6,819	8,298	8,715	2,039	-3,418	-17.82	137.68
Available-for-sale securities appreciation (depreciation)	305,555	486,409	376,409	149,545	15,188	-37.18	1269.04
Structured notes, fair value	0	0	0	0	0		
Pledged securities	102,358	206,087	117,477	121,073	41,990	-50.33	-88.51

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	1,901,711	892,147	1,284,067	882,176	748,204	113.16	306.69
NOW, ATS and transaction accounts	149,298	220,146	153,687	127,452	103,230	-32.18	150.66
Time deposits less brokered deposits < \$250K	8,242,980	11,658,204	9,935,320	10,807,813	7,213,063	-29.29	
MMDA and other savings accounts	49,077,630	38,509,634	47,271,861	37,446,371	32,192,758	27.44	115.71
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	59,371,619	51,280,131	58,644,935	49,263,812	40,257,255	15.78	131.51
Time deposits of \$250K or more	2,181,272	2,715,093	2,496,517	2,448,014	1,632,314	-19.66	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	6,773,777	4,259,480	4,217,512	4,747,493	6,311,652	59.03	125.89
Other borrowings w/remaining maturity over 1 year	13,724,900	20,820,266	16,508,501	19,957,600	19,720,883	-34.08	-34.82
Brokered deposits < \$250K	15,269,496	19,488,636	15,836,906	21,124,863	25,942,931	-21.65	
Noncore funding	37,949,445	47,283,475	39,059,436	48,277,970	53,607,780	-19.74	-19.14
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	512,448	1,018,692	515,216	996,013	1,195,267	-49.70	-26.32
Other liabilities	3,883,178	3,409,800	3,785,032	3,598,990	3,362,600	13.88	10.85
Total liabilities	101,716,690	102,992,098	102,004,619	102,136,785	98,422,902	-1.24	32.48
Equity Capital							
Perpetual preferred stock (including surplus)	1,055,870	562,500	1,055,870	562,500	562,500	87.71	88.55
Common stock	5,686	5,675	5,679	5,667	5,649	0.19	1.14
Common surplus	4,279,814	4,216,782	4,256,927	4,205,877	4,129,517	1.49	9.36
Retained earnings	21,373,454	19,175,382	19,955,124	21,290,045	18,905,664	11.46	56.04
Accumulated other comprehensive income	-7,258	133,874	45,695	-117,805	-154,037		
Other equity capital components	-14,553,698	-14,429,665	-14,435,265	-14,087,215	-12,319,293		
Total holding company equity capital	12,153,868	9,664,548	10,884,030	11,859,069	11,130,000	25.76	7.40
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	12,153,868	9,664,548	10,884,030	11,859,069	11,130,000	25.76	7.40
Total liabilities and capital	113,870,558	112,656,646	112,888,649	113,995,854	109,552,902	1.08	29.26
Memoranda							
Non-interest-bearing deposits	1,901,711	892,147	1,284,067	882,176	748,204	113.16	306.69
Interest-bearing deposits	74,920,676	72,591,713	75,694,291	71,954,513	67,084,296	3.21	55.91
Total deposits	76,822,387	73,483,860	76,978,358	72,836,689	67,832,500	4.54	58.32
Long-term debt that reprices within 1 year	2,718,770	4,817,460	3,474,517	4,825,216	4,410,403	-43.56	-49.30
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	10,884,030	11,859,069	11,859,069	11,130,000	10,891,784		
Accounting restatements	0	-1,901,509	-1,901,509	0	-312		
Net income	1,593,026	-61,090	1,140,999	2,957,199	2,741,742		
Net sale of new perpetual preferred stock	0	0	493,370	0	0		
Net sale of new common stock	22,894	10,913	51,062	76,378	87,491		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	118,433	342,450	348,050	1,767,922	2,065,102		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	174,696	152,064	574,411	572,818	552,122		
Change in other comprehensive income	-52,953	251,679	163,500	36,232	26,519		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	12,153,868	9,664,548	10,884,030	11,859,069	11,130,000		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	1.65	36.10	2	1.33	38.37	4	1.59	36.21	4	1.17	37.78	4	0.70	37.19	4
Commercial and industrial loans	0.14	13.88	1	0.15	12.73	4	0.14	13.51	3	0.15	12.02	3	0.14	12.85	3
Loans to individuals	74	3.42	98	80.99	3.84	98	78.35	3.40	98	82.77	4.20	99	81.74	4.31	98
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.19	10	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases	0.05	4.29	2	0.04	4.96	1	0.05	4.63	1	0.04	5.01	2	0.04	5	1
Net loans and leases	69.38	60.99	75	76.39	64.23	86	72.84	61.58	81	81.16	63.77	94	79.84	63.98	93
Debt securities over 1 year	5.61	16.70	7	8.56	14.63	16	6.43	15.55	10	8.53	14.60	15	3.08	14.63	6
Mutual funds and equity securities	0.29	0.06	90	1.05	0.05	99	0.02	0.05	48	0.01	0.06	42	0.10	0.06	73
Subtotal	75.28	78.43	30	86	80.12	73	79.28	78.16	39	89.69	79.65	93	83.02	79.97	42
Interest-bearing bank balances	16.99	9.08	89	7.87	4.14	82	11.04	7.51	76	5.26	3.06	74	13.06	3.04	95
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.67	1.59	79	1.01	1.72	45	4.31	1.68	88	0.77	1.91	38	0	1.96	1
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	94.93	91.48	88	94.88	89.78	96	94.63	91.05	90	95.72	89.53	97	96.08	89.74	96
Non-interest cash and due from depository institutions	0.88	1	41	1.04	1.12	41	0.98	1.07	41	0.84	1.14	26	0.66	1.21	15
Other real estate owned	0	0.02	5	0	0.03	7	0	0.02	8	0	0.03	9	0	0.04	5
All other assets	4.18	7.44	8	4.08	9.05	4	4.39	7.82	8	3.44	9.27	2	3.25	8.98	2
Memoranda															
Short-term investments	19.65	11.92	81	8.88	7.73	69	15.34	11.17	76	6.03	7.63	55	13.06	7.80	78
U.S. Treasury securities	7.82	0.98	97	8.97	0.86	97	10.23	0.84	97	8.69	1.03	96	2.36	1.04	81
US agency securities (excluding mortgage-backed securities)	0	0.73	11	0	0.51	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.77	7	0	1.44	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	0.46	12.38	3	0.60	11.43	6	0.50	11.75	5	0.60	11.44	7	0.72	11.13	5
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.46	8	0	0.39	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0	0.46	6	0	0.40	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	75.83	61.15	89	82.52	64.43	95	80.12	61.72	92	84.12	63.50	98	82.62	63.93	96
Real estate loans secured by 1-4 family	1.65	11.69	8	1.33	13.18	9	1.59	11.91	10	1.17	13.29	9	0.69	13.46	5
Revolving	0	1.51	2	0	2.02	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens	0.47	9.76	5	0.24	10.62	4	0.40	9.81	4	0.20	10.69	7	0.11	10.57	5
Closed-end, secured by junior liens	1.18	0.21	94	1.09	0.28	91	1.18	0.22	93	0.97	0.28	91	0.59	0.31	82
Commercial real estate loans	0	22.27	1	0	23.11	3	0	22.22	1	0	22.23	3	0	21.58	3
Construction and land development	0	3.32	2	0	3.46	6	0	3.40	3	0	3.44	7	0	3.51	7
Multifamily	0	3.21	1	0	3.23	2	0	3.12	1	0	3.01	2	0	2.72	2
Nonfarm nonresidential	0	14.77	1	0	15.32	2	0	14.72	1	0	14.69	2	0	14.44	2
Real estate loans secured by farmland	0	0.33	8	0	0.35	9	0	0.33	8	0	0.36	9	0	0.41	9

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	2.17	57.91	2	1.61	57.83	3	1.98	57.15	3	1.39	57.46	3	0.84	56.49	3
Real estate loans secured by 1-4 family	2.17	19.43	6	1.61	20.44	8	1.98	19.43	7	1.39	20.75	8	0.84	21.10	5
Revolving	0	2.45	2	0	3.09	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end	2.17	16.76	6	1.61	17.13	8	1.98	16.59	8	1.39	17.39	8	0.84	17.39	5
Commercial real estate loans	0	35.36	1	0	34.31	3	0	34.63	1	0	33.52	3	0	32.14	3
Construction and land development	0	5.29	2	0	5.12	6	0	5.26	3	0	5.09	7	0	5.20	7
1-4 family	0	1.05	4	0	0.98	6	0	0.93	5	0	0.94	7	0	1.02	6
Other	0	4.21	2	0	4	6	0	4.19	3	0	4.02	7	0	4.05	8
Multifamily	0	5.08	1	0	4.90	2	0	4.96	1	0	4.69	2	0	4.10	2
Nonfarm nonresidential	0	23.47	1	0	22.69	2	0	22.93	1	0	22.15	2	0	21.40	2
Owner-occupied	0	7.93	2	0	7.70	3	0	7.68	2	0	7.72	3	0	8.03	3
Other	0	15.25	1	0	14.76	2	0	14.95	1	0	14.34	2	0	13.38	2
Real estate loans secured by farmland	0	0.56	8	0	0.53	9	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	0.19	23.15	1	0.19	20.31	2	0.17	22.16	1	0.18	19.53	2	0.17	20.32	2
Loans to individuals	97.58	6.02	98	98.15	6.48	98	97.78	6.13	98	98.39	7.13	98	98.94	7.36	99
Credit card loans	77.76	0.50	98	79.21	0.71	98	78.85	0.65	98	80.30	0.81	98	80.36	1.02	98
Agricultural loans	0	0.33	10	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases	0.06	8.05	2	0.05	9.38	1	0.06	9.09	1	0.05	9.85	2	0.05	9.66	1
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	9.78	382.51	1	9.33	401.07	2	9.57	381.26	3	8.88	391.26	3	5.47	379.80	2
Real estate loans secured by 1-4 family	9.78	124.29	6	9.33	138.65	7	9.57	125.02	7	8.88	138.18	6	5.46	137.84	5
Revolving	0	16.14	2	0	21.22	2	0	17.42	2	0	21.26	2	0	23.33	2
Closed-end	9.78	106.79	6	9.33	115.78	8	9.57	106.14	7	8.88	115.20	7	5.46	112.79	5
Commercial real estate loans	0	237.40	1	0	240.54	2	0	234.65	1	0.01	229.44	2	0.01	219.72	2
Construction and land development	0	35.26	1	0	35.93	5	0	35.62	2	0.01	34.95	5	0.01	35.36	6
1-4 family	0	6.84	3	0	6.92	5	0	6.34	5	0	6.61	6	0	7.04	5
Other	0	28.01	1	0	27.85	5	0	28.16	2	0.01	27.32	5	0.01	27.26	7
Multifamily	0	34.02	1	0	33.54	1	0	32.74	1	0	31.04	2	0	27.85	2
Nonfarm nonresidential	0	157.71	1	0	159.79	2	0	155.06	1	0	152.10	2	0	147.22	2
Owner-occupied	0	52.99	1	0	54.16	2	0	52.37	2	0	53.07	3	0	54.89	3
Other	0	102.29	1	0	103.49	2	0	100.54	1	0	97.41	2	0	91.80	2
Real estate loans secured by farmland	0	3.50	8	0	3.48	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	0.83	145.20	1	1.08	132.09	4	0.84	139.89	3	1.15	122.02	4	1.13	128.82	3
Loans to individuals	439.44	35.91	99	568.11	40.80	99	472.21	37.47	99	629.92	43.51	99	642.62	42.67	99
Credit card loans	350.18	2.59	99	458.48	3.94	99	380.75	3.30	99	514.15	4.34	99	521.93	5.31	99
Agricultural loans	0	1.94	10	0	1.90	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases	0.27	47.53	2	0.31	54.71	1	0.29	49.56	1	0.30	52.44	2	0.30	51.79	1
Supplemental															
Non-owner occupied CRE loans / Gross loans	0	27.81	1	0	27.16	3	0	27.32	1	0	26.45	3	0	24.79	3
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0	185.94	1	0	188.67	2	0	183.76	1	0.01	178.57	2	0.01	167.93	2
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	0	243.39	1	0	248.20	2	0	240.85	1	0.01	236.10	2	0.01	225.98	2

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	19.65	11.92	81	8.88	7.73	69	15.34	11.17	76	6.03	7.63	55	13.06	7.80	78
Liquid assets	26.15	27.16	48	18.48	22.73	45	22.75	26.23	44	15.40	22.44	35	16.80	22.72	40
Investment securities	8.57	18.78	11	10.62	16.91	20	10.75	17.84	23	9.30	16.99	15	3.17	17.27	5
Net loans and leases	69.38	60.99	75	76.39	64.23	86	72.84	61.58	81	81.16	63.77	94	79.84	63.98	93
Net loans, leases and standby letters of credit	69.38	61.79	74	76.39	65.22	84	72.84	62.48	79	81.16	64.84	93	79.84	65.07	91
Core deposits	52.14	73.69	11	45.52	64.18	13	51.95	70.67	14	43.22	63.09	15	36.75	62.13	12
Noncore funding	33.33	11.95	91	41.97	19.78	87	34.60	14.13	87	42.35	19.36	88	48.93	21.34	90
Time deposits of \$250K or more	1.92	1.96	57	2.41	2.95	50	2.21	2.11	62	2.15	2.94	43	1.49	2.89	26
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.22	11	0	1.77	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.60	29	0	0.97	22	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	5.95	1.11	93	3.78	3.69	55	3.74	1.24	86	4.16	3.01	65	5.76	3.67	76
Earning assets that reprice within 1 year	76.76	38.67	97	70.73	39.59	97	75.60	39.38	96	68.83	39.29	95	78.06	40.29	98
Interest-bearing liabilities that reprice within 1 year	14.31	7.73	85	16.88	10.30	83	15.81	8.20	85	16.64	10.19	84	13.96	10.01	76
Long-term debt that reprices within 1 year	2.39	0.28	91	4.28	0.79	89	3.08	0.47	91	4.23	0.96	88	4.03	1.34	83
Net assets that reprice within 1 year	60.06	29.49	96	49.58	27.26	93	56.71	29.11	96	47.95	26.63	93	60.07	27.38	97
Other Liquidity and Funding Ratios															
Net noncore funding dependence	18.16	-0.51	91	38.48	14.37	91	24.29	3.20	90	40.50	14.45	92	43.21	16.62	94
Net short-term noncore funding dependence	-4.88	-6.88	55	6.58	4.94	54	-1.60	-4.76	58	10.42	3.38	71	4.70	4.66	37
Short-term investment / Short-term noncore funding	122.98	246.74	33	61.09	77.70	54	109.01	184.19	37	39.21	77.77	45	76.99	66.46	72
Liquid assets - short-term noncore funding / Nonliquid assets	13.77	30.67	27	4.84	16.50	32	11.23	28.18	25	0.03	16.97	18	-0.19	16.04	23
Net loans and leases / Total deposits	102.84	76.22	92	117.11	88.34	92	106.81	79.43	92	127.02	90.31	92	128.95	90.08	92
Net loans and leases / Core deposits	133.06	83.77	94	167.81	101.46	95	140.21	88.34	93	187.79	103.93	96	217.28	105	97
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.05	0.62	33	0.07	1.57	19	0.07	1.57	20	0.02	0.72	19	-0.03	-0.82	67
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.17	1.31	73	4.30	3.85	61	2.89	4.31	34	1.29	1.36	55	0.14	-1.98	95
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	2.61	12.84	45	2.33	12.92	42	2.15	11.38	46	2.57	12.67	44	6.82	16.19	40
Available-for-sale securities	94.04	85.49	51	87.78	85.17	43	97.65	87.23	57	97.32	85.40	60	90.15	81.88	56
U.S. Treasury securities	91.28	5.10	98	84.49	5.04	98	95.18	4.72	99	93.39	6.15	98	74.41	6.99	98
US agency securities (excluding mortgage-backed securities)	0	4.35	11	0	3.36	12	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	9.71	7	0	8.69	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	5.38	66.67	2	5.62	68.40	4	4.61	66.64	3	6.50	67.43	4	22.56	65.45	7
Asset-backed securities	0	1.97	25	0	1.67	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.05	8	0	2.67	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	3.34	0.36	97	9.89	0.35	97	0.21	0.35	55	0.11	0.40	46	3.03	0.42	94
Debt securities 1 year or less	31.14	9.29	92	9.51	10.98	58	40.04	10.55	94	8.25	11.86	52	0	11.91	1
Debt securities 1 to 5 years	60.53	16.09	97	74.49	17.72	97	55.52	17.03	94	81.05	17.94	97	66.41	19.18	94
Debt securities over 5 years	4.99	72.48	2	6.11	67.50	3	4.23	69.86	0	10.59	66.02	4	30.56	64.73	16
Pledged securities	1.05	33.48	3	1.72	36.65	6	0.97	35.67	4	1.14	30.57	7	1.21	33.30	7
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	123.78	156.41	52	-33.36	53.90	4	152.07	183.32	56	-51.99	26.69	2	13.31	6.77	62
Investment securities	-18.45	31.91	5	127.67	9.51	98	14.44	23.62	39	205.18	11.75	98	110.75	9.42	98
Core deposits	15.78	29.18	11	18.90	12	75	19.04	26.88	23	22.37	11.23	81	16.11	7.29	82
Noncore funding	-19.74	-25.09	61	-7.24	16.35	21	-19.09	-12.18	43	-9.94	6.59	24	7.74	10.67	52

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			213,749,735	206,732,987	196,423,631
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			213,008,991	206,006,573	195,760,342
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	11,656	28,286	26,900	41,999	79,000
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	11,875,000	15,175,000	11,875,000	15,175,000	10,450,000
Futures and forward foreign exchange	26,683	22,653	24,298	38,371	32,532
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							189.35	22.01	98	181.35	23.52	98	179.30	24.05	98
Standby letters of credit	0	0.67	1	0	0.78	2	0	0.71	2	0	0.84	3	0	0.92	2
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.48	28	0	0.41	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	10.46	42.67	32	13.52	54.25	30	10.56	48.41	29	13.38	68.47	34	9.64	65.81	33
Interest rate contracts	10.44	30.32	35	13.50	40.11	33	10.54	34.16	31	13.35	47.31	37	9.61	43.84	36
Interest rate futures and forward contracts	0.01	4.59	30	0.03	11.14	28	0.02	6.21	26	0.04	10.67	26	0.07	11.40	34
Written options contracts (interest rate)	0	2	9	0	2.54	10	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	10.43	20.33	44	13.47	23.48	44	10.52	20.62	41	13.31	28.86	45	9.54	26.74	39
Foreign exchange contracts	0.02	6.19	55	0.02	6.58	52	0.02	6.01	52	0.03	10.12	50	0.03	10.92	47
Futures and forward foreign exchange contracts	0.02	3.83	58	0.02	4.16	54	0.02	3.47	54	0.03	5.23	52	0.03	5.22	49
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.85	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.36	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.30	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							236.41	42.81	97	227.49	45.53	97	230.43	44.93	97

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	11,913,339	15,225,939	11,926,198	15,255,370	10,561,532
Interest rate contracts	11,886,656	15,203,286	11,901,900	15,216,999	10,529,000
Foreign exchange contracts	26,683	22,653	24,298	38,371	32,532
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	38,339	50,939	51,198	80,370	111,532
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	11,875,000	15,175,000	11,875,000	15,175,000	10,450,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	11,913,339	15,225,939	11,926,198	15,255,370	10,561,532
Interest rate contracts	11,886,656	15,203,286	11,901,900	15,216,999	10,529,000
Foreign exchange contracts	26,683	22,653	24,298	38,371	32,532
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	11,913,339	15,225,939	11,926,198	15,255,370	10,561,532
One year or less	11,913,339	15,225,939	11,926,198	15,255,370	9,661,532
Over 1 year to 5 years	0	0	0	0	900,000
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	1,437	10,195	486	7,283	3,019
Gross positive fair value	95	1,202	910	55	12,576
Held for trading	0	0	0	0	0
Non-traded	95	1,202	910	55	12,576
Current credit exposure on risk-based capital derivative contracts	95	1,202	910	55	12,576
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.78	94.52	48	99.85	94.83	52	99.80	94.07	50	99.75	93.44	55	99.69	92.91	58
Foreign exchange contracts	0.22	3.16	56	0.15	3.08	52	0.20	3.49	54	0.25	3.20	49	0.31	3.39	46
Equity, commodity, and other contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Futures and forwards	0.32	12.82	23	0.33	13.55	17	0.43	14.08	19	0.53	13.49	17	1.06	12.78	24
Written options	0	8.11	7	0	7.87	6	0	8.20	6	0	5.91	6	0	6.60	7
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0	7.80	7	0	7.35	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	99.68	69.64	89	99.67	69	90	99.57	68.70	91	99.47	69.75	89	98.94	70.34	87
Held for trading															
Held for trading	0	42.14	20	0	45.54	17	0	43.59	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	36.29	20	0	38.87	17	0	36.65	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Non-traded	100	57.86	79	100	54.46	82	100	56.41	80	100	55.84	81	100	53.69	81
Interest rate contracts	99.78	54.11	72	99.85	52.08	76	99.80	53.76	74	99.75	52.22	75	99.69	50.60	74
Foreign exchange contracts	0.22	0.45	76	0.15	0.31	73	0.20	0.46	76	0.25	0.34	76	0.31	0.57	75
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	100	90.92	75	100	91.11	76	100	91.48	75	100	93.86	75	100	94.47	75
One year or less	100	26.80	96	100	31.34	94	100	32.05	94	100	32.17	93	91.48	32.51	89
Over 1 year to 5 years	0	28.69	4	0	27.94	4	0	27.06	3	0	30.45	4	8.52	31.16	17
Over 5 years	0	30.03	5	0	31.18	4	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value)	0.01	1.21	3	0.07	1.98	4	0	1.55	2	0.05	0.83	7	0.03	0.72	4
Gross positive fair value	0	1.70	2	0.01	2.70	2	0.01	2.23	1	0	1.19	2	0.12	0.85	4
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	6	0	0.11	8	0	0.07	3	0	0.06	12	0	0.06	8
Gross positive fair value (X)	0	0.07	3	0	0.13	3	0	0.09	1	0	0.07	3	0	0.06	11
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	12	0	0.02	13	0	0.02	10	0	0.01	11	0	0.01	33
Current credit exposure (X)	0	0.05	11	0	0.09	13	0	0.07	11	0	0.05	9	0	0.04	16
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.61	11	0	1.16	13	0	0.89	10	0	0.73	9	0.01	0.53	16

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	8,225,760	3,383,436	3,383,436	3,040,618	2,620,554
Gross losses	747,150	974,950	3,476,754	3,616,188	3,181,883
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	210,546	205,684	741,921	731,035	570,869
Net losses	536,604	769,266	2,734,833	2,885,153	2,611,014
Provision for loan and lease losses	-342,526	1,838,466	5,116,593	3,231,309	3,034,558
Adjustments	0	2,460,564	2,460,564	-3,338	-3,480
Ending balance	7,346,630	6,913,200	8,225,760	3,383,436	3,040,618
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct												
Provision for loan and lease losses / Average assets	-1.21	-0.11	0	6.53	0.87	98	4.47	0.51	98	2.91	0.15	98	2.92	0.14	98
Provision for loan and lease losses / Average loans and leases	-1.56	-0.20	1	7.78	1.41	97	5.66	0.82	98	3.56	0.24	98	3.56	0.24	98
Provision for loan and lease losses / Net loan and lease losses	-63.83	-168.35	47	238.99	730.69	18	187.09	487.86	14	112	130.58	50	116.22	134.68	56
Allowance for loan and lease losses / Total loans and leases not held for sale	8.51	1.49	98	7.44	1.32	98	9.09	1.58	98	3.53	0.83	97	3.36	0.90	97
Allowance for loan and lease losses / Total loans and leases	8.51	1.47	98	7.44	1.30	98	9.09	1.55	98	3.53	0.81	97	3.36	0.89	97
Allowance for loan and lease losses / Net loans and leases losses (X)	3.42	18.09	6	2.25	10.10	11	3.01	11.58	11	1.17	8.03	4	1.16	7.54	1
Allowance for loan and lease losses / Nonaccrual assets	2,974.07	291.29	97	2,531.70	310.68	95	3,378.64	299.44	97	1,271.04	218.72	94	1,007.20	214.03	96
ALLL / 90+ days past due + nonaccrual loans and leases	800.38	246.27	96	537.38	221.69	92	839.57	244.62	96	264.21	151.73	84	260.86	160.51	79
Gross loan and lease losses / Average loans and leases	3.40	0.24	97	4.13	0.34	97	3.85	0.34	97	3.98	0.28	97	3.73	0.30	97
Recoveries / Average loans and leases	0.96	0.08	97	0.87	0.07	96	0.82	0.07	96	0.80	0.08	96	0.67	0.09	96
Net losses / Average loans and leases	2.44	0.16	98	3.26	0.27	98	3.02	0.27	98	3.17	0.21	98	3.06	0.22	98
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	6.06	7.39	46	5.69	8.09	40	20.52	33.98	31	22.97	36.22	30	21.81	41.30	24
Earnings coverage of net loan and lease losses (X)	3.24	25.70	14	2.29	17.23	20	2.40	22.89	12	2.45	24.40	11	2.54	21.75	14

Net Loan and Lease Losses By Type

Real estate loans	0.03	0.03	68	0.09	0.01	92	0.05	0.04	63	0.01	0.01	60	0.07	0.02	87
Real estate loans secured by 1-4 family	0.03	-0.01	83	0.09	0.01	87	0.05	0.01	83	0.01	0.01	59	0.07	0.01	88
Revolving		-0.03			0			0.01			0.02			0.03	
Closed-end	0.03	-0.01	87	0.09	0.01	90	0.05	0	86	0.01	0	67	0.01	0.01	60
Commercial real estate loans		0.05		0	0.01	47		0.07		0	0.01	38	0	0.01	47
Construction and land development		0		0	-0.01	68		0		0	-0.01	60	0	-0.03	70
1-4 family		0		0	0	60		0		0	0	55	0	-0.01	63
Other		0		0	-0.01	65		0		0	-0.01	61	0	-0.02	68
Multifamily		0			0			0			0			0	
Nonfarm nonresidential		0.07			0.02			0.11			0.02			0.02	
Owner-occupied		0.01			0.01			0.02			0.01			0.01	
Other		0.06			0.01			0.08			0.01			0.01	
Real estate loans secured by farmland		0			0.01			0.02			0.01			0	
Commercial and industrial loans	3.05	0.21	99	3.03	0.48	96	4.35	0.47	97	2.01	0.37	96	5.08	0.31	98
Loans to individuals	2.54	1.06	87	3.37	1.43	86	3.08	1.13	89	3.05	1.17	89	2.91	1.16	87
Credit card loans	2.82	2.41	59	3.70	3.52	45	3.41	2.92	59	3.23	3.11	50	3.04	2.92	46
Agricultural loans		0.02			0.11			0.19			0.08			0.15	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.09	37	0	0.15	30	0	0.15	25	0	0.15	22	0	0.14	28

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	626,065	1,033,733	831,585	1,126,475	1,028,474
90+ days past due loans and leases	670,875	1,013,407	736,292	1,014,374	863,706
Nonaccrual loans and leases	247,023	273,066	243,464	266,194	301,887
Total past due and nonaccrual loans and leases	1,543,963	2,320,206	1,811,341	2,407,043	2,194,067
Restructured 30–89 days past due					
Restructured 30–89 days past due	107,204	238,030	148,357	255,791	185,021
Restructured 90+ days past due	93,121	205,587	101,588	191,939	129,271
Restructured nonaccrual	8,398	21,494	10,690	22,672	17,228
Total restructured loans and leases	208,723	465,111	260,635	470,402	331,520
30–89 days past due loans held for sale					
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	1,717,037	2,773,412	1,929,430	3,368,760	2,250,601
Other real estate owned	0	101	21	103	142
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30–89 days past due loans and leases	0.73	0.33	86	1.11	0.52	91	0.92	0.39	89	1.17	0.43	92	1.14	0.44	91
90+ days past due loans and leases	0.78	0.11	92	1.09	0.12	95	0.81	0.12	91	1.06	0.15	94	0.95	0.17	91
Nonaccrual loans and leases	0.29	0.65	15	0.29	0.57	20	0.27	0.66	15	0.28	0.51	25	0.33	0.54	26
90+ days past due and nonaccrual loans and leases	1.06	0.82	73	1.38	0.75	88	1.08	0.85	74	1.34	0.71	88	1.29	0.75	85
30–89 days past due restructured															
30–89 days past due restructured	0.12	0.01	94	0.26	0.01	98	0.16	0.01	96	0.27	0.01	97	0.20	0.02	96
90+ days past due restructured	0.11	0	94	0.22	0.01	96	0.11	0.01	95	0.20	0.01	96	0.14	0.01	95
Nonaccrual restructured	0.01	0.13	12	0.02	0.14	19	0.01	0.13	13	0.02	0.14	19	0.02	0.16	11
30–89 days past due loans held for sale															
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.73	0.33	86	1.11	0.52	91	0.92	0.40	89	1.17	0.43	91	1.14	0.44	91
90+ days past due assets	0.78	0.11	92	1.09	0.12	95	0.81	0.12	91	1.06	0.15	94	0.95	0.18	91
Nonaccrual assets	0.29	0.66	15	0.29	0.58	20	0.27	0.67	15	0.28	0.53	25	0.33	0.57	26
30+ days past due and nonaccrual assets	1.79	1.18	81	2.50	1.32	87	2	1.29	82	2.51	1.19	88	2.42	1.26	88
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.81	0.50	85	1.14	0.48	91	0.87	0.52	85	1.12	0.44	92	1.06	0.48	90
90+ days past due and nonaccrual assets + other real estate owned	0.81	0.53	84	1.14	0.51	91	0.87	0.55	85	1.12	0.48	92	1.06	0.52	89
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	1.90	0.58	94	3.10	0.57	96	2.15	0.60	96	3.58	0.53	96	2.62	0.60	96
Allowance for loan and lease losses	29.46	69.27	17	50.49	74.58	33	29.45	66.54	16	120.67	115.41	62	94.29	118.28	45
Equity capital + allowance for loan and lease losses	11.10	5.03	91	21.05	4.68	95	12.68	4.97	93	26.79	4.28	96	20.23	4.79	96
Tier 1 capital + allowance for loan and lease losses	10.09	5.96	88	19.15	5.89	94	11.41	6.04	90	27.26	5.65	95	20.57	6.16	95
Loans and leases + other real estate owned	2.51	0.97	92	3.75	0.91	96	2.68	0.97	94	4.26	0.85	96	3.17	0.96	95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.31	0.32	60	0.36	0.48	39	0.38	0.39	58	0.30	0.38	46	0.20	0.42	23
90+ days past due	0.05	0.13	59	0	0.12	16	0.01	0.16	40	0.01	0.16	40	0	0.22	12
Nonaccrual	0.65	0.76	52	0.55	0.54	56	0.62	0.75	47	0.45	0.46	56	0.43	0.57	42
Commercial and industrial															
30–89 days past due	0.53	0.22	86	1.32	0.36	96	0.54	0.23	86	0.92	0.31	89	0.57	0.30	82
90+ days past due	0.59	0.02	97	1.06	0.03	96	0.85	0.03	98	0.77	0.05	95	0.44	0.05	94
Nonaccrual	0.22	0.69	21	1.18	0.90	72	0.32	0.75	25	0.53	0.83	38	8.67	0.76	98
Individuals															
30–89 days past due	0.74	0.53	70	1.12	0.84	66	0.93	0.83	62	1.19	0.83	70	1.15	0.84	68
90+ days past due	0.79	0.11	93	1.11	0.15	93	0.83	0.14	92	1.07	0.17	92	0.96	0.16	93
Nonaccrual	0.28	0.22	66	0.29	0.19	71	0.26	0.28	63	0.27	0.17	68	0.32	0.23	71
Depository institution loans															
30–89 days past due		0.01			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due		0.17			0.35			0.17			0.24			0.17	
90+ days past due		0			0.02			0			0			0	
Nonaccrual		0.44			0.76			0.49			0.67			0.75	
Foreign governments															
30–89 days past due		0.03			10.34			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.05			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0	0.13	16	0	0.26	12	0	0.18	15	0	0.20	14	0	0.17	12
90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0	0.16	19	0	0.13	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.31	0.47	38	0.36	0.73	23	0.38	0.65	31	0.30	0.67	21	0.20	0.71	13
	90+ days past due	0.05	0.28	56	0	0.24	17	0.01	0.33	39	0.01	0.31	36	0	0.46	14
	Nonaccrual	0.65	0.88	44	0.55	0.79	40	0.62	0.89	42	0.45	0.73	37	0.43	0.86	29
Revolving	30-89 days past due		0.31			0.50			0.48			0.45			0.50	
	90+ days past due		0.03			0.03			0.03			0.05			0.05	
	Nonaccrual		1.31			1.07			1.13			1			1.17	
Closed-end	30-89 days past due	0.31	0.48	38	0.36	0.76	24	0.38	0.65	33	0.30	0.70	23	0.20	0.75	13
	90+ days past due	0.05	0.31	57	0	0.27	19	0.01	0.38	39	0.01	0.35	41	0	0.53	16
	Nonaccrual	0.65	0.85	45	0.55	0.77	44	0.62	0.87	45	0.45	0.70	40	0.43	0.84	33
Junior lien	30-89 days past due	0.25	0.01	99	0.26	0.02	96	0.28	0.02	98	0.21	0.02	97	0.14	0.03	95
	90+ days past due	0.03	0	97	0	0	32	0	0	77	0.01	0	86	0	0	24
	Nonaccrual	0.44	0.05	98	0.39	0.05	97	0.42	0.04	98	0.31	0.04	97	0.28	0.06	94
Commercial real estate	30-89 days past due		0.22		0	0.28	3		0.26		0	0.18	4	0	0.17	5
	90+ days past due		0.02		0	0.01	23		0.02		0	0.03	19	0	0.03	20
	Nonaccrual		0.62		0	0.32	4		0.62		0	0.23	5	0	0.28	4
Construction and development	30-89 days past due		0.22		0	0.32	12		0.28		0	0.28	12	0	0.21	10
	90+ days past due		0.01		0	0.01	32		0.01		0	0.02	33	0	0.02	31
	Nonaccrual		0.50		0	0.24	11		0.41		0	0.20	12	0	0.19	12
1-4 family	30-89 days past due		0.03		0	0.06	24		0.03		0	0.06	25	0	0.06	25
	90+ days past due		0		0	0	41		0		0	0	41	0	0	43
	Nonaccrual		0.02		0	0.03	30		0.03		0	0.02	30	0	0.02	28
Other	30-89 days past due		0.16		0	0.24	15		0.22		0	0.20	15	0	0.13	14
	90+ days past due		0		0	0.01	36		0		0	0.01	35	0	0.02	33
	Nonaccrual		0.43		0	0.18	13		0.35		0	0.17	14	0	0.15	15
Multifamily	30-89 days past due		0.08			0.10			0.09			0.08			0.10	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.13			0.06			0.11			0.05			0.08	
Nonfarm non-residential	30-89 days past due		0.20			0.27			0.23			0.14			0.17	
	90+ days past due		0.02			0.02			0.02			0.03			0.03	
	Nonaccrual		0.78			0.37			0.79			0.28			0.30	
Owner Occupied	30-89 days past due		0.06			0.11			0.07			0.07			0.09	
	90+ days past due		0			0.01			0			0.01			0.01	
	Nonaccrual		0.32			0.20			0.27			0.16			0.17	
Other	30-89 days past due		0.12			0.14			0.14			0.07			0.07	
	90+ days past due		0.01			0.01			0.01			0.01			0.01	
	Nonaccrual		0.40			0.16			0.44			0.10			0.13	
Farmland	30-89 days past due		0.13			0.32			0.11			0.23			0.25	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		1.14			1.10			1.13			0.84			1.23	
Credit card	30-89 days past due	0.73	0.75	40	1.14	1.31	36	0.94	0.95	45	1.19	1.19	44	1.09	1.22	36
	90+ days past due	0.93	0.56	66	1.27	0.83	64	0.96	0.63	68	1.22	0.78	70	1.07	0.73	64
	Nonaccrual	0.32	0.10	83	0.32	0.09	83	0.29	0.05	88	0.31	0.11	82	0.37	0.09	87

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	-10,268,198	-10,207,208	-10,172,659	-9,875,671	-8,184,127
Retained earnings	23,649,371	21,336,391	22,456,424	21,290,045	18,905,664
Accumulated other comprehensive income (AOCI)	-7,258	133,874	45,695	-117,805	-154,037
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	13,373,915	11,263,057	12,329,460	11,296,569	10,567,500
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	333,459	382,529	334,130	382,194	389,370
Accumulated other comprehensive income-related adjustments	-7,258	133,874	45,695	-117,805	-154,037
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	13,047,714	10,746,654	11,949,635	11,032,180	10,332,167
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	13,047,714	10,746,654	11,949,635	11,032,180	10,332,167
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,055,870	562,500	1,055,870	562,500	562,500
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,055,870	562,500	1,055,870	562,500	562,500
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	1,055,870	562,500	1,055,870	562,500	562,500
Tier 1 Capital	14,103,584	11,309,154	13,005,505	11,594,680	10,894,667
Tier 2 Capital					
Tier 2 capital instruments and related surplus	512,448	416,020	515,216	400,700	450,566
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,134,839	1,222,001	1,190,257	1,254,718	1,187,225
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,647,287	1,638,021	1,705,473	1,655,418	1,637,791
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,647,287	1,638,021	1,705,473	1,655,418	1,637,791
Exited advanced approach tier 2 capital					
Total capital	15,750,871	12,947,175	14,710,978	13,250,098	12,532,458
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	115,842,454	114,835,149	119,252,828	112,443,685	108,092,649
Less: Deductions from common equity tier 1 capital	333,459	382,194	334,130	382,194	389,370
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	115,508,995	114,452,955	118,918,698	112,061,491	107,703,279
Total risk-weighted assets	87,415,313	94,820,159	91,228,036	98,248,708	93,124,635
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	14.93	12.55	85	11.33	11.59	45	13.10	12.38	68	11.23	12.11	37	11.10	12.09	39
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	16.13	13.32	86	11.93	12.25	49	14.26	13.11	77	11.80	12.78	38	11.70	12.85	36
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	18.02	15.39	85	13.65	14.01	47	16.13	15.26	72	13.49	14.36	41	13.46	14.45	38
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	12.21	9.15	94	9.88	9.43	67	10.94	9.13	88	10.35	9.76	68	10.12	9.71	66
Supplementary leverage ratio, advanced approaches HCs		7.95			7.28			8.71			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	14,309	12,908	53,943	49,253	48,159	10.85	-8.75
Other insurance activities income	14,309	12,908	53,943	49,253	48,159	10.85	-8.75
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0.51	0.38	74	0.45	0.40	73	0.49	0.41	74	0.43	0.47	72	0.45	0.47	73
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11	2	0	11.59	3	0	11.03	3	0	11.51	3	0	10.22	5
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	13,416
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	13,416
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities					
Debt securities	0	0	0	0	0
Interest-bearing bank balances	492	1,093	341	3,118	1,419
Total selected foreign assets	492	1,093	341	3,118	14,835
Total foreign deposits					
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87		0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29		39.21	1.53	95
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		-6.17		-100	12.26	1		-2.41		-100	22.48	1	2.73	7.24	44
Total selected assets	-54.99	-2.57	11	-93.67	7.32	4	-89.06	2.04	5	-78.98	12.40	6	3.94	3.24	54
Deposits		2.95			13.75			3.46			10.36			5	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
30-89 Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0	0		
90+ Days Past Due Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0	0		
Net Losses on Securitized Assets								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	355,578	417,016	583,473	2,591,231	2,426,454	-14.73	-20.50
Dividends	350,000	405,000	555,000	2,530,000	2,375,000	-13.58	-20.45
Interest	5,578	12,016	28,473	61,231	51,454	-53.58	-23.42
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	2,693	3,719	214,684	117,062	465,770	-27.59	-98.93
Dividends	0	0	200,000	100,000	450,000		-100.00
Interest	2,693	3,719	14,684	17,062	15,770	-27.59	14.89
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	358,271	420,735	798,157	2,708,293	2,892,224	-14.85	-48.79
Securities gains (losses)	0	0	0	0	0		
Other operating income	-3	743	1,166	3,985	9		
Total operating income	358,268	421,478	799,323	2,712,278	2,892,233	-15.00	-48.79
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	51,879	52,458	205,322	212,447	189,512	-1.10	54.29
Other expenses	14	101	-15,957	1,262	266	-86.14	-96.32
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	51,893	52,559	189,365	213,709	189,778	-1.27	52.61
Income (loss) before taxes	306,375	368,919	609,958	2,498,569	2,702,455	-16.95	-53.97
Applicable income taxes (credit)	-9,988	-8,222	-30,152	-25,569	-33,314		
Extraordinary items							
Income before undistributed income of subsidiaries	316,363	377,141	640,110	2,524,138	2,735,769	-16.12	-53.10
Equity in undistributed income of subsidiaries	1,276,663	-438,231	500,889	433,061	5,973		
Bank subsidiaries	1,231,119	-496,316	594,149	365,293	302,677		919.89
Nonbank subsidiaries	45,544	58,085	-93,260	67,768	-296,704	-21.59	
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,593,026	-61,090	1,140,999	2,957,199	2,741,742		176.93
Memoranda							
Bank net income	1,581,119	-91,316	1,149,149	2,895,293	2,677,677		181.98
Nonbank net income	45,544	58,085	106,740	167,768	153,296	-21.59	51.84
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	11,958,246	73.33	9,781,883	69.67	10,781,354	70.95	11,961,629	11,714,381	22.25	12.47
Common and preferred stock	11,366,437	69.70	9,172,780	65.33	10,188,252	67.05	11,319,251	10,891,371	23.91	13.12
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	500,000	3.07	500,000	3.56	500,000	3.29	500,000	500,000	0.00	0.00
Other receivables	91,809	0.56	109,103	0.78	93,102	0.61	142,378	323,010	-15.85	9.53
Investment in nonbank subsidiaries	1,483,458	9.10	1,602,862	11.42	1,465,458	9.64	1,532,234	1,353,035	-7.45	34.68
Common and preferred stock	771,929	4.73	877,558	6.25	726,385	4.78	819,473	752,007	-12.04	1.03
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	342,305	2.10	425,761	3.03	391,198	2.57	376,551	321,216	-19.60	46.80
Other receivables	369,224	2.26	299,543	2.13	347,875	2.29	336,210	279,812	23.26	254.23
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,613,053	16.02	2,407,630	17.15	2,682,402	17.65	2,430,833	1,457,980	8.53	26.76
Cash and due from unrelated depository institution	117,792	0.72	116,976	0.83	140,042	0.92	100,441	148,038	0.70	62.10
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	134,550	0.83	130,855	0.93	125,922	0.83	121,441	72,931	2.82	297.72
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	16,307,099	100.00	14,040,206	100.00	15,195,178	100.00	16,146,578	14,746,365	16.15	17.31
Liabilities and Capital										
Deposits	3,781	0.02	4,482	0.03	3,590	0.02	34,949	32,417	-15.64	-89.32
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	4,928	0.04	7,886	0.05	0	0	-100.00	
Borrowings with maturity over 1 year	3,522,610	21.60	3,639,758	25.92	3,664,751	24.12	3,635,843	3,088,916	-3.22	63.83
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	344,495	2.11	321,976	2.29	349,852	2.30	323,499	247,871	6.99	13.48
Balance due to subsidiaries and related institutions	282,345	1.73	404,514	2.88	285,069	1.88	293,218	247,161	-30.20	193.48
Total liabilities	4,153,231	25.47	4,375,658	31.17	4,311,148	28.37	4,287,509	3,616,365	-5.08	60.65
Equity Capital	12,153,868	74.53	9,664,548	68.83	10,884,030	71.63	11,859,069	11,130,000	25.76	7.40
Perpetual preferred stock (income surplus)	1,055,870	6.47	562,500	4.01	1,055,870	6.95	562,500	562,500	87.71	88.55
Common stock	5,686	0.03	5,675	0.04	5,679	0.04	5,667	5,649	0.19	1.14
Common surplus	4,279,814	26.25	4,216,782	30.03	4,256,927	28.01	4,205,877	4,129,517	1.49	9.36
Retained earnings	21,373,454	131.07	19,175,382	136.57	19,955,124	131.33	21,290,045	18,905,664	11.46	56.04
Accumulated other comprehensive income	-7,258	-0.04	133,874	0.95	45,695	0.30	-117,805	-154,037		
Other equity capital components	-14,553,698	-89.25	-14,429,665	-102.77	-14,435,265	-95	-14,087,215	-12,319,293		
Total liabilities and equity capital	16,307,099	100.00	14,040,206	100.00	15,195,178	100.00	16,146,578	14,746,365	16.15	17.31
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	281,864	1.73	401,727	2.86	283,222	1.86	282,586	240,574	-29.84	194.41
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	281,864	1.73	401,727	2.86	283,222	1.86	282,586	240,574	-29.84	194.41
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	56.64	12.54	99	-2.43	3.93	12	11.33	7.28	84	25.79	9.68	98	25.07	10.40	99
Bank net income / Average equity investment in banks.....	58.68	12.55	99	-3.56	4.73	9	11.72	7.44	81	26	10.51	97	24.98	11.19	97
Nonbank net income / Average equity investment in nonbanks.....	24.32	12.53	76	27.38	5.73	88	13.83	9.75	70	20.31	7.89	83	16.07	7.10	80
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.69			3.62			7.01			8.55			8.78	
Bank net income / Parent net income.....	99.25	95.97	32		95.67		100.71	88.16	37	97.91	82.22	30	97.66	82.56	29
Nonbank net income / Parent net income.....	2.86	2.83	72		5.47		9.35	3.59	84	5.67	5.93	73	5.59	3.78	77
Subsidiary holding companies' net income / Parent net income.....		65.70			89.02			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital.....	34.17	17.74	84	45.28	19.50	83	39.61	20.06	82	36.15	20.43	76	32.49	20.88	75
Total debt / Equity capital.....	28.98	11.90	85	37.71	13.54	83	33.74	14.41	82	30.66	14.31	77	27.75	14.69	78
Total debt + notes payable to subs that issued TPS / Equity capital.....	28.98	14.30	84	37.71	15.86	83	33.74	16.67	82	30.66	16.36	77	27.75	17.10	75
Total debt + Loans guaranteed for affiliate / Equity capital.....	28.98	12.02	85	37.71	13.93	83	33.74	14.68	82	30.66	14.56	77	27.75	15.14	78
Total debt / Equity capital – excess over fair value.....	28.98	12	85	37.71	13.68	83	33.74	14.52	82	30.66	14.51	77	27.75	14.81	78
Long-term debt / Equity capital.....	28.98	11.33	85	37.66	12.46	84	33.67	13.56	84	30.66	13.04	79	27.75	13.37	78
Short-term debt / Equity capital.....	0	0.52	41	0.05	0.88	74	0.07	0.77	77	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital.....	2.32	0.04	96	4.16	0.05	95	2.60	0.06	96	2.38	0.05	95	2.16	0.14	93
Excess cost over fair value / Equity capital.....	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	24.74	35.48	38	16.67	27.67	41	21.53	34.67	36	17.35	28.44	40	14.77	28.63	38
Double Leverage															
Equity investment in subs / Equity capital.....	99.87	102.85	31	103.99	103.91	51	100.28	102.81	38	102.36	103.22	50	104.61	103.10	58
Total investment in subs / Equity capital.....	110.60	108.21	75	117.80	111.18	81	112.52	110.16	76	113.79	111.07	78	117.41	112.48	76
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	0	0.22	33		1.22		0.03	0.47	38	0.09	0.36	41	0.19	0.35	47
Equity investment in subs – equity cap / Net income-div (X).....		0.74			2.81		0.05	1.82	6	0.12	1.22	12	0.23	1.22	15
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	167.88	111.23	80	214.56	154.20	74	113.59	136.61	42	352.57	177.68	90	398.61	162.34	95
Cash from ops + noncash items + op expense / Op expense + dividend.....	171.91	98.58	81	243.66	176.81	72	125.17	147.26	47	383.02	190.27	89	337.95	174.91	91
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	78.77	85.36	41	101.39	90.08	56	142.79	134.09	65	210.07	116.34	94	43.07	103.19	11
Pretax operating income + interest expense / Interest expense.....	690.56	1,142.88	50	803.27	2,355.68	40	397.07	2,016.32	24	1,276.09	1,968.54	49	1,526.01	2,898.75	59
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	690.56	1,357.31	45	803.27	1,688.78	39	397.07	1,539.23	24	1,276.09	1,632.83	52	1,526.01	1,369.37	65
Dividends + interest from subsidiaries / Interest expense + dividends.....	158.12	117.86	71	205.72	186.57	68	102.36	150.43	28	344.89	210.80	82	389.98	188.90	93
Fees + other income from subsidiaries / Salary + other expenses.....	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X).....	4.97	33.13	17		20.55		3.63	35.64	14	9.42	57.11	19	10.08	33.93	23
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	18.83	3.98	96	20.14	2.60	95	20.52	3.86	96	17.73	2.64	95	16.31	2.61	95
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.05			0.15			0.10			0.04			0.24	
Nonaccrual.....		1.22			1.57			1.03			0.54			6.54	
Total.....		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	2.31	1.80	83	2.22	3.20	78	2.32	2.66	80	2.37	5.62	74	2.18	5.50	73
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0.05	0.07	88	0.05	0.08	85	0.05	0.08	86	0.05	0.19	82	0.03	0.21	80

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	55.22	74.87	36	40.32	61.08	40	89.74	81.10	64	22.69	57.84	18	20.18	57.26	11
Dividends declared / Net income	10.97	23.13	24		81.32		50.34	42.29	63	19.37	33.08	27	20.14	27.33	29
Net income – dividends / Average equity.....	50.43	9.52	99	-8.47	0.55	9	5.62	4.13	71	20.80	6.46	97	20.02	7.33	98
Percent of Dividends Paid															
Dividends from bank subsidiaries	200.35	101.14	83	266.34	182.33	71	96.62	132.17	31	441.68	178.13	90	430.16	157.73	94
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	34.82	3.41	94	17.46	7.53	85	81.50	7.13	92
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	200.35	128.99	78	266.34	229.19	69	131.44	174.85	41	459.13	260.40	84	511.66	215.26	94
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	22.14	30.63	42		123.04		48.30	60.28	41	87.38	66.55	72	88.70	60.71	81
Interest income from bank subsidiaries.....	0.35	0.12	84		0.70		2.48	0.36	90	2.11	0.54	85	1.92	0.52	85
Management and service fees from bank subsidiaries	0	1.08	36		2.97		0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	47		0		0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	22.49	33.49	40		148.03		50.77	62.88	44	89.50	69.36	66	90.62	63.43	77
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.24	21	0	39.62	23	187.37	56.39	89	59.61	82.95	50	293.55	51.40	92
Interest income from nonbank subsidiaries.....	5.91	2.80	83	6.40	14.44	72	13.76	7.38	80	10.17	20.25	68	10.29	18.56	65
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	5.91	69.48	37	6.40	76.32	35	201.13	79.84	84	69.78	150.41	36	303.84	99.33	88
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		6.44			12.80			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	97.69	58.57	64	96.09	62.43	52	69.43	69.76	28	93.28	67.32	50	82.12	65.18	40
Interest income from bank subsidiaries.....	1.56	0.72	84	2.85	2.52	82	3.56	0.63	88	2.26	0.80	81	1.78	0.92	78
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.25	71.70	62	98.94	76.26	41	73	82.20	22	95.54	78.80	38	83.90	74.20	32
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	25.02	1.95	94	3.69	2.65	79	15.56	2.57	89
Interest income from nonbank subsidiaries.....	0.75	0.82	84	0.88	1.82	82	1.84	0.73	87	0.63	1.19	80	0.55	2.32	76
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.75	10.59	61	0.88	9.13	67	26.86	4.70	90	4.32	7.29	73	16.10	7.64	81
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34		8,151.93	447.79	97	3,591.45	135.13	96		83.37			87.87	
Loans and advances from subsidiaries / Total debt	8	29.59	40	11.02	30.31	46	7.71	27.08	42	7.77	28.33	43	7.79	26.53	39